

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re: **Jamiee L DeSimone** : Bankruptcy No. **20-20487-GLT**
 :
 Debtor :
 :
 Movant : Chapter **13**
 :
 : Related to Document No.
 v. :
 :
 :
 Respondent (if none, then "No Respondent") :

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

☐ Voluntary Petition - *Specify reason for amendment:*

☐ Official Form 6 Schedules (Itemization of Changes Must Be Specified)

☐ Summary of Schedules

☐ Schedule A - Real Property

☐ Schedule B - Personal Property

☐ Schedule C - Property Claimed as Exempt

☐ Schedule D - Creditors holding Secured Claims

Check one:

☐ Creditor(s) added

☐ NO Creditor(s) added

☐ Creditor(s) deleted

☐ Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

☐ Creditor(s) added

☐ NO Creditor(s) added

☐ Creditor(s) deleted

☐ Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

☐ Creditor(s) added

☐ NO Creditor(s) added

☐ Creditor(s) deleted

☐ Schedule G - Executory Contracts and Unexpired Leases

Check one:

☐ Creditor(s) added

☐ NO Creditor(s) added

☐ Creditor(s) deleted

☐ Schedule H - Codebtors

☒ Schedule I - Current Income of Individual Debtor(s)- new Debtor employment; reduction of D2 income

☒ Schedule J - Current Expenditures of Individual Debtor(s) - change in PDI

☐ Statement of Financial Affairs

☐ Chapter 7 Individual Debtor's Statement of Intention

☐ Chapter 11 List of Equity Security Holders

☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims

☐ Disclosure of Compensation of Attorney for Debtor

☐ Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee, the trustee in this case, and to entities affected by the amendment as follows: **U.S. Regular mail, postage prepaid**

Date 12/23/2020

/s/ Christian M. Rieger

Attorney for Debtor(s) [or *pro se* Debtor(s)]

Christian M. Rieger

(Typed Name)

**2403 Sidney Street
Suite 214
Pittsburgh, PA 15203**

(Address)

412-381-8809

(Phone No.)

307037 PA

List Bar I.D. and State of Admission

Note: An amended matrix of creditors added by the amendment must be submitted on disk with the amendment. Attorneys filing electronically on the Case Management/Electronic Case Filing System may add creditors to the case electronically.

Label Matrix for local noticing
0315-2
Case 20-20487-GLT
WESTERN DISTRICT OF PENNSYLVANIA
Pittsburgh
Thu Apr 30 12:35:52 EDT 2020

Duquesne Light Company
c/o Bernstein-Burkley, P.C.
707 Grant Street, Suite 2200, Gulf Tower
Pittsburgh, PA 15219-1945

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

Pennsylvania Dept. of Revenue
Department 280946
P.O. Box 280946
ATTN: BANKRUPTCY DIVISION
Harrisburg, PA 17128-0946

2
U.S. Bankruptcy Court
5414 U.S. Steel Tower
600 Grant Street
Pittsburgh, PA 15219-2703

Capital One Bank (USA), N.A.
by American InfoSource as agent
PO Box 71083
Charlotte, NC 28272-1083

Capital One, N.A.
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

(p)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774

Chrysler Capital
P.O. Box 660647
Dallas, TX 75266-0647

Citibank, N.A.
5800 S Corporate Pl
Sioux Falls, SD 57108-5027

Citibank/Best Buy
Citicorp Credit Svcs/Centralized Bk dept
Po Box 790034
St Louis, MO 63179-0034

Citibank/The Home Depot
Citicorp Credit Svcs/Centralized Bk dept
Po Box 790034
St Louis, MO 63179-0034

(p)DELL FINANCIAL SERVICES
P O BOX 81577
AUSTIN TX 78708-1577

FedLoan Servicing
Attn: Bankruptcy
Po Box 69184
Harrisburg, PA 17106-9184

Fortiva
Attn: Bankruptcy
Po Box 105555
Atlanta, GA 30348-5555

JPMorgan Chase Bank, N.A.
s/b/m/t Chase Bank USA, N.A.
c/o Robertson, Anschutz & Schneid, P.L.
6409 Congress Avenue, Suite 100
Boca Raton, FL 33487-2853

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

Klarna Inc.
P.O. Box 206487
Dallas, TX 75320-6487

Kohls/Capital One
Attn: Credit Administrator
Po Box 3043
Milwaukee, WI 53201-3043

Mercury/FBT
Attn: Bankruptcy
Po Box 84064
Columbus, GA 31908-4064

NAVIENT CFC
c/o Navient Solutions, LLC.
PO BOX 9640
Wilkes-Barre, PA 18773-9640

NAVIENT PC TRUST
c/o Navient Solutions, LLC.
PO BOX 9640
Wilkes-Barre, PA 18773-9640

Navient
Attn: Bankruptcy
Po Box 9640
Wiles-Barr, PA 18773-9640

Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222-3721

OneMain Financial
Attn: Bankruptcy
Po Box 3251
Evansville, IN 47731-3251

Quantum3 Group LLC as agent for
CreditShop LLC
PO Box 788
Kirkland, WA 98083-0788

RoundPoint Mortgage Servicing Corporatio
Attn: Bankruptcy
Po Box 19409
Charlotte, NC 28219-9409

RoundPoint Mortgage Servicing Corporation
446 Wrenplace Road
Fort Mill, SC 29715-0200

Santander Consumer USA Inc. d/b/a/ Chrysler
P.O. BOX 961275
FORT WORTH, TX 76161-0275

Sunrise Credit Services
P.O. Box 9100
Farmingdale, NY 11735-9100

Synch/PPC

Attn: Bankruptcy

Po Box 965060

Orlando, FL 32896-5060

Synchrony Bank

Attn: Bankruptcy Dept

Po Box 965060

Orlando, FL 32896-5060

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Synchrony Bank

c/o PRA Receivables Management, LLC

PO Box 41021

Norfolk VA 23541-1021

Synchrony Bank

c/o of PRA Receivables Management, LLC

PO Box 41021

Norfolk, VA 23541-1021

Synchrony Bank/Amazon

Attn: Bankruptcy

Po Box 965060

Orlando, FL 32896-5060

The Bank of Missouri

PO Box 105555

Atlanta, GA 30348-5555

VL FUNDING

c/o Navient Solutions, LLC.

PO BOX 9640

Wilkes-Barre, PA 18773-9640

Christian M Rieger

Law Office of Christian M. Rieger

2403 Sidney Street

Suite 214

Pittsburgh, PA 15203-2168

Jamiee L DeSimone

371 Greene Drive

Clairton, PA 15025-6313

Ronda J. Winnecour

Suite 3250, USX Tower

600 Grant Street

Pittsburgh, PA 15219-2702

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Chase Card Services

Attn: Bankruptcy

Po Box 15298

Wilmington, DE 19850

Dell Financial Services LLC

Attn: President/CEO

Po Box 81577

Austin, TX 78708

(d)Dell Financial Services, LLC

Resurgent Capital Services

PO Box 10390

Greenville, SC 29603-0390

Jefferson Capital Systems LLC

Po Box 7999

Saint Cloud Mn 56302-9617

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)RoundPoint Mortgage Servicing Corporation

(u)Synch/walmart

End of Label Matrix

Mailable recipients 39

Bypassed recipients 2

Total 41

Fill in this information to identify your case:

Debtor 1 Jamiee L DeSimone

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 20-20487
(If known)

Check if this is:

- ☒ An amended filing
- ☒ A supplement showing postpetition chapter 13 income as of the following date:

12/1/2020

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☒ Employed
- ☐ Not employed

Occupation

Medical Assistant

Employer's name

Davita

Employer's address

32275 32nd Avenue South
Federal Way, WA 98001

Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

Police Officer

County of Allegheny

414 Grant Street
Pittsburgh, PA 15219

How long employed there?

1 month

18 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>3,542.93</u>	\$ <u>8,438.80</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>3,542.93</u>	\$ <u>8,438.80</u>

Debtor 1 **Jamiee L DeSimone**Case number (if known) **20-20487**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 3,542.93	\$ 8,438.80
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 421.68	\$ 1,128.05
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 983.71
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 1,199.86
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: Parking	5h.+ \$ 6.50	\$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 428.18	\$ 3,311.62
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 3,114.75	\$ 5,127.18
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify:	8h.+ \$ 0.00	\$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 3,114.75 + \$ 5,127.18	= \$ 8,241.93
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 8,241.93	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1 Jamiee L DeSimone

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 20-20487
(If known)

Check if this is:

- ☒ An amended filing
- ☒ A supplement showing postpetition chapter 13 expenses as of the following date:
12/1/2020
MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

10

- ☐ No
- ☒ Yes

Daughter

13

- ☐ No
- ☒ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No

☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,704.84

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 67.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Jamiee L DeSimone**

Case number (if known) **20-20487**

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	66.00
6b. Water, sewer, garbage collection	6b. \$	63.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	597.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies	7. \$	950.00
8. Childcare and children's education costs	8. \$	200.00
9. Clothing, laundry, and dry cleaning	9. \$	240.00
10. Personal care products and services	10. \$	90.00
11. Medical and dental expenses	11. \$	0.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	275.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	150.00
14. Charitable contributions and religious donations	14. \$	0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	12.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	166.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$	0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: Husband's Vehicle Loan	17c. \$	595.00
17d. Other. Specify: Husband's One Main account	17d. \$	464.00
Navient Loan	\$	376.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$	0.00
19. Other payments you make to support others who do not live with you. Specify: _____	\$	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: _____	21. +\$	0.00
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$	7,115.84
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	7,115.84
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	8,241.93
23b. Copy your monthly expenses from line 22c above.	23b. -\$	7,115.84
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	1,126.09
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain here: _____		